

of the bank there have been seven cases of complete default and 25 cases of partial default. Though the amounts involved in these cases are small it is important that the leading men in the State should take a voluntary interest in the operations of the bank and impress upon the borrowers the need for promptly meeting the annual obligations for repayment.

Debt Conciliation.

16. The Debt Conciliation Regulation has been brought into operation in the State. This is in a large measure a natural corollary to the establishment of the Land Mortgage Bank. Most of the agricultural debtors are indebted so heavily that it is not possible for any sound banking institution to advance on the security of the properties the entire amount covered by the debts. There has to be naturally therefore a process of conciliation, and it is hoped that the work of the Board will achieve this result. The fact that the Board will operate only in three taluks of the State need not cause any discouragement to the inhabitants of other taluks. The whole machinery of debt conciliation is new, and experience alone can show the difficulties and dangers involved in this process. It is with a view to gain the requisite experience that the operations of the Board have for the present been confined to a part of the State. Honourable Members may rest assured that if this experiment is found successful at the end of the year, boards will be established for the other parts of the State also.

Uplift work.

17. The work done in the Department of the Protector of the Depressed Classes is one of the most outstanding ameliorative measures undertaken by Government. For well over a decade attention has been devoted to the question of the uplift of the depressed classes in the State. The provision of facilities for education to the children of these classes, and the provision of house-sites and buildings for their habitation are the two main items of work in this direction. Conscious of the fact that it is by advancement in education alone that the status of these unfortunate communities can be raised and their disabilities removed, Government have been consistently following a policy of affording greater and greater facilities in this direction. The success of our policy can be demonstrated by the fact that to-day very nearly 70 per cent of the children of these communities of school-going age are receiving education. While three years ago the total number of boys and girls of the depressed

classes attending the High School classes was only 511, in the current year it is very nearly 1,000; in other words, there has been nearly 100 per cent increase in the course of three years. Similar concessions on a liberal scale are also given in order to enable pupils from these communities to qualify themselves for University degrees. Special attention is being paid towards the promotion of Industrial education of these children. Special stipends are being awarded to students undergoing studies in the Government Trade School and the Government Industrial School at Trichur. In addition to all these, special feeding charges are given to over 175 depressed class pupils studying in the various rural Government Industrial Schools of the State. Stipends are also given for pupils undergoing training in the Tramway Workshop at Chalakkudi so that students undergoing this training may be equipped with adequate means of livelihood. Provision of house-sites and the establishment of colonies and settlements for the depressed classes is another important line along which Government attempt to ameliorate the condition of these people. Since the starting of the department, nearly 1,700 house-sites have been provided, a greater part of it by free assignment of poramboke lands. In addition to these provisions for house sites there are 82 colonies established throughout the State inhabited by the depressed classes. We complete the process of imparting of education to these pupils by offering them facilities in the matter of recruitment to public services through the Staff Selection Board about which I shall speak in greater detail later on.

Some Development Schemes.

18. I shall now refer briefly to a few schemes of development already undertaken or in the process of investigation. The electrification of the two important towns of the State, Ernakulam and Trichur, have been completed and electricity is available in these places not merely for lighting purposes but also for industries. It is gratifying to note that the industrial load that has been secured even during the first year fills one with hope that the availability of power at a reasonable rate will encourage the growth of small industries in these areas. The Tata Oil Mills Company, Ltd., at Ernakulam are now being worked from the Ernakulam Power Station and the latest figure of load registered by this Company alone is approximately 750 horse power. Government do not propose to rest content with the supply of electricity only to urban areas. Every effort will be made to extend this amenity to the rural population also. A